

FORM B1 United States Bankruptcy Court WESTERN District of NEW YORK		Voluntary Petition																
Name of Debtor (if individual, enter Last, First, Middle): Vorwerk, Richard J.		Name of Joint Debtor (Spouse)(Last, First, Middle): Vorwerk, Elaine M.																
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): NONE																
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) 5172		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all) 7405																
Street Address of Debtor (No. & Street, City, State & Zip Code): 11 Jackie Lane Depew NY 14043		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 11 Jackie Lane Depew NY 14043																
County of Residence or of the Principal Place of Business: Erie		County of Residence or of the Principal Place of Business: Erie																
Mailing Address of Debtor (if different from street address): SAME		Mailing Address of Joint Debtor (if different from street address): SAME																
Location of Principal Assets of Business Debtor (If different from street address above): NOT APPLICABLE																		
Information Regarding the Debtor (Check the Applicable Boxes)																		
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																		
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding																
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.																
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)																		
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																
Estimated Number of Creditors 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>																		
Estimated Assets <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>			\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
\$0 to \$50,000	\$50,001 to \$100,000		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million										
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											
Estimated Debts <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">\$0 to \$50,000</td> <td style="text-align: center;">\$50,001 to \$100,000</td> <td style="text-align: center;">\$100,001 to \$500,000</td> <td style="text-align: center;">\$500,001 to \$1 million</td> <td style="text-align: center;">\$1,000,001 to \$10 million</td> <td style="text-align: center;">\$10,000,001 to \$50 million</td> <td style="text-align: center;">\$50,000,001 to \$100 million</td> <td style="text-align: center;">More than \$100 million</td> </tr> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>		\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million											
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>											

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

FORM B1, Page 2

**Richard J. Vorwerk and
Elaine M. Vorwerk****Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)**

Location Where Filed:

NONE

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

NONE

Case Number:

Date Filed:

District:

Relationship:

Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Richard J. Vorwerk

Signature of Debtor

X /s/ Elaine M. Vorwerk

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Edwin R. Ilardo

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety?

☐ Yes, and exhibit C is attached and made a part of this petition.
☒ No**Signature of Attorney****X /s/ Edwin R. Ilardo**

Signature of Attorney for Debtor(s)

Edwin R. Ilardo

Printed Name of Attorney for Debtor(s)

Edwin R. Ilardo Law Office

Firm Name

5899 South Park Avenue

Address

P. O. Box 887**Hamburg NY 14075-0887****(716) 646-1190**

Telephone Number

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

In re Richard J. Vorwerk and Elaine M. Vorwerk / DebtorCase No. _____
(if known)**SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No:	J	1997				\$ 164,000.00	\$ 0.00
Creditor # : 1 Chase Manhattan Bnk as trustee c/o Rosicki Rosicki & Assoc PC One Old Country Rd Suite 200 Carle Place NY 11514		Mortgage 5521 Transit Road, Depew NY 14043					
		Value: \$ 290,000.00					
Account No: 7094	H	2003				\$ 20,323.31	\$ 323.31
Creditor # : 2 Ford Motor Credit PO Box 220564 Pittsburgh PA 15257-2564		Car loan					
		Value: \$ 20,000.00					
Account No:	J	1977				\$ 8,000.00	\$ 0.00
Creditor # : 3 Midland Mortgage Co PO Box 268888 Oklahoma City OK 73126-8888		11 Jackie Lane, Depew NY 14043					
		Value: \$ 90,000.00					
Account No:							
		Value:					

No continuation sheets attached

Subtotal \$	192,323.31
(Total of this page)	
Total \$	192,323.31

(Use only on last page. Report total also on Summary of Schedules)

In re Richard J. Vorwerk and Elaine M. Vorwerk / Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re Richard J. Vorwerk and Elaine M. Vorwerk / Debtor

Case No. _____

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY *Taxes and Certain Other Debts Owed to Governmental Units*

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and consideration for Claim	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Total Amount of Claim	Amount Entitled to Priority
Account No: 3734 Creditor # : 1 Erie Tax Certificate Corp c/o XSPAND Inc PO Box 2288 Morristown NJ 07962-2288	H	2001-03 real estate taxes 5521 Transit Road, Depew NY 14043				\$ 27,691.07	\$ 27,691.07
Account No: 1935 Creditor # : 2 Erie Tax Certificate Corp c/o XSPAND Inc PO Box 2288 Morristown NJ 07962-2288	J	2001-03 Real estate taxes 11 Jackie Lane, Depew NY 14043				\$ 3,323.81	\$ 0.00
Account No: 4610 Creditor # : 3 Internal Revenue Service PO Box 267 Stop 812 Covington KY 41019-0001	H	2001-03 Defunct corp. debt listed in case of personal liability. For information purposes.				\$ 1.00	\$ 1.00
Account No: 4610 Creditor # : 4 Internal Revenue Service Spec Proc Box 266 Niagara Square Station Buffalo NY 14201	H	2001-03 Defunct corp. debt listed in case of personal liability.				\$ 11,351.49	\$ 11,351.49
Account No: 4610 Creditor # : 5 NYS Proc Div Bankruptcy Subsec Room 703 Bldg 8 State Campus Albany NY 12227	H	2001-03 Defunct corp. debt listed in case of personal liability.				\$ 154,114.33	\$ 154,114.33
Account No:							
Account No:							

Sheet No. 1 of 1 continuation sheets attached to

Schedule of Creditors

Subtotal \$

(Total of this page)

196,481.70

Case 1-04-12751-CLB, Doc 1, Filed 04/15/04, Entered 04/15/04 16:07:52,

(Use only on last page of the completed Schedule E. Report total also on Summary of Schedules.)

Description: Main Document, Page 5 of 17

In re Richard J. Vorwerk and Elaine M. Vorwerk / Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 0017 Creditor # : 1 Advanta Bank Corp PO Box 8088 Philadelphia PA 19101-8088	J	2001-03	Defunct corp. debt listed in case of personal liability.				\$ 9,278.71
Account No: 2434 Creditor # : 2 Arcata QueBecor PO Box 30495 Tampa FL 33630	J	2001-03					\$ 3,000.00
Account No: 1899 Creditor # : 3 ASCAP 21678 Network Place Chicago IL 60673-1216	J	2001-03	Defunct corp. debt listed in case of personal liability.				\$ 3,139.70
Account No: 3090 Creditor # : 4 Bank One PO Box 15153 Wilmington DE 19886-5153	J	2001-03					\$ 4,975.00

6 continuation sheets attached

Subtotal \$

(Total of this page)

Total \$

(Report total also on Summary of Schedules)

20,393.41

In re Richard J. Vorwerk and Elaine M. Vorwerk / Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 5750 Creditor # : 5 BCS PO Box 9268 Fayetteville AR 72703-0021	J	2001-03 Defunct corp. debt listed in case of personal liability.				\$ 300.00
Account No: 0086 Creditor # : 6 Capitol One FSB PO Box 85184 Richmond VA 23285-5184		2001-03 Defunct corp. debt listed in case of personal liability.				\$ 1,032.90
Account No: 4380 Creditor # : 7 Capital One FSB PO Box 85184 Richmond VA 23285-5184	J	2001-03 Defunct corp. debt listed in case of personal liability.				\$ 4,961.58
Account No: Creditor # : 8 Catherine Golonka 27 Main St PO Box 25314151 Tonawanda NY 14150		2001-03 Accountant fees Defunct corp. debt listed in case of personal liability.				\$ 3,200.00
Account No: 7385 Creditor # : 9 Certo Bros Distributing PO Box 380 West Seneca NY 14224-0380		2001-03 Defunct corp. debt listed in case of personal liability.				\$ 108.00
Account No: 4847 Creditor # : 10 Chase Freedom PO Box 15583 Wilmington DE 19886-1194	J	2001-03				\$ 11,748.00

Sheet No. 1 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$
(Total of this page)

21,350.48

Total \$

(Report total also on Summary of Schedules)

In re Richard J. Vorwerk and Elaine M. Vorwerk / Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 0812 Creditor # : 11 Citi Cards PO Box 8110 S Hackensack NJ 07606-8110	J	2001-03					\$ 10,526.00
Account No: 3697 Creditor # : 12 Citi Cards PO Box 8108 S Hackensack NJ 07606-8108	J	2001-03					\$ 3,927.68
Account No: 9593 Creditor # : 13 Citi Cards PO Box 8102 S Hackensack NJ 07606-8102	J	2001-03					\$ 11,157.93
Account No: 3821 Creditor # : 14 Colony Liquor PO Box 645 West Seneca NY 14224-0645		2001-03					\$ 1,247.50
		Defunct corp. debt listed in case of personal liability.					
Account No: Creditor # : 15 Commercial Coll Corp 1561 Kenmore Avenue Buffalo NY 14217		2003					\$ 0.00
		Collection agent for Eber Bros Mullen & Gunn and Universal Liquor.					
Account No: 4887 Creditor # : 16 Discover Financial Services P O Box 7086 Dover DE 19903-7086	J	2001-03					\$ 7,535.00

Sheet No. 2 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**
(Total of this page)**34,394.11****Total \$**

(Report total also on Summary of Schedules)

In re Richard J. Vorwerk and Elaine M. Vorwerk / Debtor

Case No. _____

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 8843 Creditor # : 17 Eber Bros Mullen & Gunn 6000 North Bialely Ave Suite 1E Amherst NY 14226		2001-03 <i>Defunct corp. debt listed in case of personal liability.</i>				\$ 2,205.33
Account No: 1050 Creditor # : 18 Elwood Fire Protection 291 Grote St Buffalo NY 14207-2415		2001-03 <i>Defunct corp. debt listed in case of personal liability.</i>				\$ 464.70
Account No: 1016 Creditor # : 19 Erie County Water Authority 350 Ellicott Square Bldg PO Box 5148 Buffalo NY 14240-5148		2001-03 <i>Defunct corp. debt listed in case of personal liability.</i>				\$ 839.00
Account No: 7219 Creditor # : 20 G-Tech Corporation 5 Selina Drive Albany NY 12205		2001-03 <i>Defunct corp. debt listed in case of personal liability.</i>				\$ 2,109.62
Account No: 1270 Creditor # : 21 J C Penney PO Box 981131 El Paso TX 79998	J	2001-03				\$ 133.86
Account No: 2001 Creditor # : 22 Marlin Leasing 124 Gaither Dr Suite 170 Mt Laurel NJ 08054		2001-03 <i>Defunct corp. debt listed in case of personal liability.</i>				\$ 5,535.60

Sheet No. 3 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**
(Total of this page)**11,288.11****Total \$**

(Report total also on Summary of Schedules)

In re Richard J. Vorwerk and Elaine M. Vorwerk / DebtorCase No. _____
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 1658 Creditor # : 23 MBNA America PO Box 15102 Wilmington DE 19886-5102	J	2001-03				\$ 7,073.00
Account No: 6525 Creditor # : 24 MBNA America P O Box 15137 Wilmington DE 19886-5137	J	2001-03				\$ 8,199.83
Account No: 2908 Creditor # : 25 Modern Disposal Services 4746 Model City Rd PO Box 209 Model City NY 14107-0209		2001-03 <i>Defunct corp. debt listed in case of personal liability.</i>				\$ 310.75
Account No: Creditor # : 26 National Assoc Cred Mngt 1185 Harlem Rd Buffalo NY 14227		2001-03 <i>Defunct corp. debt listed in case of personal liability.</i>				\$ 1.00
Account No: 6307 Creditor # : 27 National Fuel PO Box 4103 Buffalo NY 14264		2003 <i>Defunct corp. debt listed in case of personal liability.</i>				\$ 1,881.90
Account No: Creditor # : 28 Norfolk Southern Corp c/o Nixon Peabody LLP 1600 Main Place Tower Buffalo NY 14202-3716		2003 <i>Third party judgment</i> <i>Defunct corp. debt listed in case of personal liability.</i>				\$ 1.00

Sheet No. 4 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**
(Total of this page)**17,467.48****Total \$**
(Report total also on Summary of Schedules)

In re Richard J. Vorwerk and Elaine M. Vorwerk / DebtorCase No. _____
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 6307 Creditor # : 29 North American Energy Inc 20 West Third St Suite 10 PO Box 400 Jamestown NY 14702-0400		2001-03 Defunct corp. debt listed in case of personal liability.				\$ 3,880.06
Account No: 5787 Creditor # : 30 Nova Corporation c/o NCO Financial Systems Inc PO Box 6489 Baltimore MD 21230		2001-03 Defunct corp. debt listed in case of personal liability.				\$ 50.85
Account No: 0007 Creditor # : 31 NYSEG PO Box 5550 Ithaca NY 14852-5550		2003 Defunct corp. debt listed in case of personal liability.				\$ 410.00
Account No: 0044 Creditor # : 32 Sears Payment Center P O Box 182149 Columbus OH 43218-2149	J	2001-03				\$ 152.91
Account No: 9090 Creditor # : 33 Target/Retailers Natl Bank PO Box 59231 Minneapolis MN 55440-0231	J	2001-03				\$ 135.79
Account No: 1090 Creditor # : 34 Try It Distributing 4155 Walden Ave Lancaster NY 14086		2001-03 Defunct corp. debt listed in case of personal liability.				\$ 721.78

Sheet No. 5 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**
(Total of this page)**5,351.39****Total \$**
(Report total also on Summary of Schedules)

In re Richard J. Vorwerk and Elaine M. Vorwerk / DebtorCase No. _____
(if known)**SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: <u>6179</u> <i>Creditor # : 35 Universal Liquor 125 Allied Dr Buffalo NY 14227-1041</i>		<u>2001-03</u> <i>Defunct corp. debt listed in case of personal liability.</i>				<u>\$ 169.88</u>
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						

Sheet No. 6 of 6 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$**
(Total of this page)**169.88****Total \$**
(Report total also on Summary of Schedules)**110,414.86**

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
WESTERN DIVISION**

In re *Richard J. Vorwerk*
and
Elaine M. Vorwerk

Case No.
Chapter 7

_____/ Debtor

Attorney for Debtor: *Edwin R. Ilardo*

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Date: _____

/s/ Richard J. Vorwerk

Debtor

/s/ Elaine M. Vorwerk

Joint Debtor

Chase Manhattan Bnk as trustee
c/o Rosicki Rosicki & Assoc PC
One Old Country Rd Suite 200
Carle Place, NY 11514

Ford Motor Credit
PO Box 220564
Pittsburgh, PA 15257-2564

Midland Mortgage Co
PO Box 268888
Oklahoma City, OK 73126-8888

Erie Tax Certificate Corp
c/o XSPAND Inc
PO Box 2288
Morristown, NJ 07962-2288

Internal Revenue Service
Spec Proc Box 266
Niagara Square Station
Buffalo, NY 14201

Internal Revenue Service
PO Box 267 Stop 812
Covington, KY 41019-0001

NYS Proc Div Bankruptcy Subsec
Room 703 Bldg 8
State Campus
Albany, NY 12227

Advanta Bank Corp
PO Box 8088
Philadelphia, PA 19101-8088

Arcata QueBecor
PO Box 30495
Tampa, FL 33630

ASCAP
21678 Network Place
Chicago , IL 60673-1216

Bank One
PO Box 15153
Wilmington, DE 19886-5153

BCS
PO Box 9268
Fayetteville, AR 72703-0021

Capital One FSB
PO Box 85184
Richmond, VA 23285-5184

Capitol One FSB
PO Box 85184
Richmond, VA 23285-5184

Catherine Golonka
27 Main St
PO Box 25314151
Tonawanda, NY 14150

Certo Bros Distributing
PO Box 380
West Seneca, NY 14224-0380

Chase Freedom
PO Box 15583
Wilmington, DE 19886-1194

Citi Cards
PO Box 8108
S Hackensack, NJ 07606-8108

Citi Cards
PO Box 8102
S Hackensack, NJ 07606-8102

Citi Cards
PO Box 8110
S Hackensack, NJ 07606-8110

Colony Liquor
PO Box 645
West Seneca, NY 14224-0645

Commercial Coll Corp
1561 Kenmore Avenue
Buffalo, NY 14217

Discover Financial Services
P O Box 7086
Dover, DE 19903-7086

Eber Bros Mullen & Gunn
6000 North Biale Ave Suite 1E
Amherst, NY 14226

Elwood Fire Protection
291 Grote St
Buffalo, NY 14207-2415

Erie County Water Authority
350 Ellicott Square Bldg
PO Box 5148
Buffalo, NY 14240-5148

G-Tech Corporation
5 Selina Drive
Albany, NY 12205

J C Penney
PO Box 981131
El Paso, TX 79998

Marlin Leasing
124 Gaither Dr Suite 170
Mt Laurel , NJ 08054

MBNA America
PO Box 15102
Wilmington, DE 19886-5102

MBNA America
P O Box 15137
Wilmington, DE 19886-5137

Modern Disposal Services
4746 Model City Rd
PO Box 209
Model City, NY 14107-0209

National Assoc Cred Mngt
1185 Harlem Rd
Buffalo, NY 14227

National Fuel
PO Box 4103
Buffalo, NY 14264

Norfolk Southern Corp
c/o Nixon Peabody LLP
1600 Main Place Tower
Buffalo, NY 14202-3716

North American Energy Inc
20 West Third St Suite 10
PO Box 400
Jamestown, NY 14702-0400

Nova Corporation
c/o NCO Financial Systems Inc
PO Box 6489
Baltimore, MD 21230

NYSEG
PO Box 5550
Ithaca, NY 14852-5550

Sears Payment Center
P O Box 182149
Columbus, OH 43218-2149

Target/Retailers Natl Bank
PO Box 59231
Minneapolis, MN 55440-0231

Try It Distributing
4155 Walden Ave
Lancaster, NY 14086

Universal Liquor
125 Allied Dr
Buffalo, NY 14227-1041